PATENT

Atty. Docket No.: 11JN-123385

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:)		
	David PINTSOV et al.)		
)	Art Unit:	2609
Serial No.:	10/799,871)		
)	Examiner:	David RASHID
Filed:	March 12, 2004)		
)	Confirmation	on No.: 6131
For:	SYSTEM AND METHOD FOR)		
	AUTOMATIC SELECTION OF)		
	TEMPLATES FOR IMAGE-BASED)		
	FRAUD DETECTION			

San Diego, California May 18, 2007

Mail Stop: AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

RESPONSE TO OFFICE ACTION

This paper, which is timely with the automatic grant of the accompanying Petition for Extension of Time (1-month), is submitted in response to the non-final Office Action dated February 8, 2007. The following amendments and remarks are submitted for the Examiner's consideration.

Amendments to the drawings begin on page 2 of this paper.

Amendments to the specification begin on page 3 of this paper.

A listing of the pending claims begins on page 4 of this paper.

Remarks begin on page 8 of this paper.